

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF VIRGINIA**  
Richmond Division

IN RE:	)	
	)	
JOY MONIQUE MILLER	)	Case No. 17-34329-KRH
	)	Chapter 13
Debtor	)	

**ORDER GRANTING MOTION TO INCUR DEBT**

THIS MATTER came to be heard on the Motion to Incur Debt filed by the Debtor; and it  
APPEARING TO THE COURT that the Debtor filed this case under Chapter 13 of the  
U.S. Bankruptcy Code on August 29, 2017; and it

FURTHER APPEARING that the Debtor has applied for and DriveTime has approved a  
loan to the Debtor in the amount of \$13,658.22 plus interest at 17.792% per annum to be repaid  
with a loan term of 69 month and bi-weekly payments of \$145.71 for the purchase of a 2016 Kia  
Soul or similar vehicle; the Debtor needs to purchase the referenced vehicle as her previous  
vehicle has broken down and she needs a replacement vehicle to travel to and from work and  
other matters; the purchase of the vehicle is in the best interest of the Debtor and will facilitate her  
ability to perform under her Chapter 13 Plan filed herein; the Debtor's Chapter 13 Plan has been  
confirmed; and there have been no objections filed to said Motion; and it

FURTHER APPEARING that Debtor's Motion to Incur Debt should be granted; it is  
therefore

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*Counsel for Debtor*

ORDERED that Debtor's Motion to Incur Debt be, and the same is hereby granted and the Debtor shall be permitted to borrow the amount of \$13,658.22 plus interest at 17.792% per annum to be repaid with a loan term of 69 month and bi-weekly payments of \$145.71 for the purchase of a 2016 Kia Soul or similar vehicle.

Richmond, Virginia.

Date: Jul 16 2020

/s/ Kevin R Huennekens

United States Bankruptcy Judge

Entered on Docket: Jul 20 2020

PRESENTED BY:

/s/ James E. Kane  
James E. Kane (VSB #30081)  
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*Counsel for Debtor*

SEEN AND AGREED TO:

/s/ Carl M. Bates  
Carl M. Bates, Chapter 13 Trustee  
P.O. Box 1819  
Richmond, VA 23218

CERTIFICATION OF COUNSEL

I hereby certify that this Order has been endorsed by all necessary parties.

/s/ James E. Kane  
James E. Kane

**SERVICE LIST**

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